

<i>SERFF Tracking Number:</i>	<i>FARM-125519723</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Exchange, ...</i>	<i>State Tracking Number:</i>	<i>#3010691628 \$50</i>
<i>Company Tracking Number:</i>	<i>J2AR080312HBTC2</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Habitational - Back Up of Sewers and Overflow of Drains (D319819)</i>		
<i>Project Name/Number:</i>	<i>Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F</i>		

Filing at a Glance

Companies: Farmers Insurance Exchange, Mid-Century Insurance Company, Truck Insurance Exchange		
Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)	SERFF Tr Num: FARM-125519723	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: #3010691628 \$50
Sub-TOI: 05.0002 Businessowners	Co Tr Num: J2AR080312HBTC2	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Tina Campbell, Bernice Diaz, Cynthia Nelson, Bill Riedley, Mina Villegas, Stefanie Carlin	Disposition Date: 03/19/2008
	Date Submitted: 03/12/2008	Disposition Status: Approved
Effective Date Requested (New): 04/15/2008		Effective Date (New): 04/15/2008
Effective Date Requested (Renewal): 06/01/2008		Effective Date (Renewal): 06/01/2008
State Filing Description:		

General Information

Project Name: Back Up of Sewers and Overflow of Drains	Status of Filing in Domicile: Pending
Project Number: J-AR-2008-HB-F	Domicile Status Comments: Filing being made in California
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/19/2008	
State Status Changed: 03/19/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

<i>SERFF Tracking Number:</i>	<i>FARM-125519723</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>J2AR080312HBTC2</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
<i>Product Name:</i>	<i>Habitational - Back Up of Sewers and Overflow of Drains (D319819)</i>		
<i>Project Name/Number:</i>	<i>Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F</i>		

Farmers Insurance Group of Companies respectfully submits the following forms designed to enhance coverage for our Habitational Businessowners program.

E0119-ED4 Back Up of Sewers and Overflow of Drains Coverage Endorsement. We have revised this optional form to broaden coverage for overflow from a plumbing fixture or an appliance on the insured premises, through an expansion of the drain definition. This form enhances coverage provided by our Condominium Property Coverage Form (E3422-ED3).

E0120-ED3 Back Up of Sewers and Overflow of Drains Coverage Endorsement. We have revised this optional form to broaden coverage for overflow from a plumbing fixture or an appliance on the insured premises, through an expansion of the drain definition. This form enhances coverage provided by our Apartment Owners Property Coverage Form (E3424-ED3).

Our effective date for these new forms is April 15, 2008 for new business and June 1, 2008 for renewals.

If you have any questions regarding this form filing, please contact Stefanie Carlin at (805) 306-6943, fax number (805) 583-7487 or email Stefanie_Carlin@farmersinsurance.com. Your early approval of this filing is appreciated.

Company and Contact

Filing Contact Information

Charlene Hall, Commercial Contract Manager	Charlene_Hall@farmersinsurance.com
3041 Cochran Street	(805) 306-6648 [Phone]
Simi Valley, CA 93065	

Filing Company Information

Farmers Insurance Exchange	CoCode: 21652	State of Domicile: California
4680 Wilshire Blvd.	Group Code: 212	Company Type:
Los Angeles, CA 90010	Group Name:	State ID Number:
(323) 932-3056 ext. [Phone]	FEIN Number: 95-2575893	

Mid-Century Insurance Company	CoCode: 21687	State of Domicile: California
4680 Wilshire Blvd.	Group Code: 212	Company Type:

SERFF Tracking Number: FARM-125519723 *State:* Arkansas
First Filing Company: Farmers Insurance Exchange, ... *State Tracking Number:* #3010691628 \$50
Company Tracking Number: J2AR080312HBTC2
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)
Project Name/Number: Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F

Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	Group Name: FEIN Number: 95-6016640 -----	State ID Number:
Truck Insurance Exchange 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21709 Group Code: 212 Group Name: FEIN Number: 95-2575892 -----	State of Domicile: California Company Type: State ID Number:

SERFF Tracking Number: FARM-125519723 State: Arkansas
First Filing Company: Farmers Insurance Exchange, ... State Tracking Number: #3010691628 \$50
Company Tracking Number: J2AR080312HBTC2
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)
Project Name/Number: Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 2 forms @ \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00	03/12/2008	
Mid-Century Insurance Company	\$0.00	03/12/2008	
Truck Insurance Exchange	\$0.00	03/12/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
3010691628	\$50.00	02/22/2008

SERFF Tracking Number:	FARM-125519723	State:	Arkansas
First Filing Company:	Farmers Insurance Exchange, ...	State Tracking Number:	#3010691628 \$50
Company Tracking Number:	J2AR080312HBTC2		
TOI:	05.0 Commercial Multi-Peril - Liability & Non- Liability	Sub-TOI:	05.0002 Businessowners
Product Name:	Habitational - Back Up of Sewers and Overflow of Drains (D319819)		
Project Name/Number:	Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/19/2008	03/19/2008

<i>SERFF Tracking Number:</i>	<i>FARM-125519723</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Exchange, ...</i>	<i>State Tracking Number:</i>	<i>#3010691628 \$50</i>
<i>Company Tracking Number:</i>	<i>J2AR080312HBTC2</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
<i>Product Name:</i>	<i>Habitationl - Back Up of Sewers and Overflow of Drains (D319819)</i>		
<i>Project Name/Number:</i>	<i>Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F</i>		

Disposition

Disposition Date: 03/19/2008
 Effective Date (New): 04/15/2008
 Effective Date (Renewal): 06/01/2008
 Status: Approved
 Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: FARM-125519723 State: Arkansas

First Filing Company: Farmers Insurance Exchange, ... State Tracking Number: #3010691628 \$50

Company Tracking Number: J2AR080312HBTC2

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability

Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)

Project Name/Number: Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Back Up of Sewers and Overflow of Drains Coverage Endorsement	Approved	Yes
Form	Back Up of Sewers and Overflow of Drains Coverage Endorsement	Approved	Yes

SERFF Tracking Number: FARM-125519723 State: Arkansas

First Filing Company: Farmers Insurance Exchange, ... State Tracking Number: #3010691628 \$50

Company Tracking Number: J2AR080312HBTC2

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability

Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)

Project Name/Number: Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Back Up of Sewers and Overflow of Drains Coverage Endorsement	91-0119	12-07	Endorsement/Amendment/Conditions	Replaced Form #:12.00 91-0119 3rd edition Previous Filing #:		E0119401.pdf
Approved	Back Up of Sewers and Overflow of Drains Coverage Endorsement	91-0120	12-07	Endorsement/Amendment/Conditions	Replaced Form #:12.00 91-0120 2nd edition Previous Filing #:		E0120301.pdf



FARMERS

E0119
4th Edition

BACK UP OF SEWERS AND OVERFLOW OF DRAINS COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

CONDOMINIUM PROPERTY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

The following item is added to **A.5. Additional Coverages** of the Condominium Property Coverage Form.

n. Back Up of Sewers or Drains

- (1) We will pay up to the Limit of Insurance Per Occurrence shown on the Declarations for Back Up of Sewers and Overflow of Drains for loss or damage to Covered Property caused by water that:
- (a) backs up from a sewer or drain away from your premises; or
 - (b) overflows from an appliance, drain or plumbing fixture on the premises but only if the overflow is sudden and accidental, where you have exercised proper care and maintenance, and it is not the result of a continuous or repeated seepage or leakage that occurred over time; or
 - (c) enters into and overflows from a sump pump or sump pump well or any other system designed to remove subsurface water from a foundation area.

One or more incidents occurring within a 72 hour period is considered one occurrence.

- (2) Subject to the applicable Limit of Insurance shown on the Declaration for Back Up of Sewers and Overflow of Drains and other provisions of this endorsement, paragraph 1.f. (1)(a) in **B. EXCLUSIONS** is deleted.
- (3) The deductible applicable to and shown on the Declarations for Building and/or Business Personal Property applies to each loss under this endorsement.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.



FARMERS

E0120
3rd Edition

BACK UP OF SEWERS AND OVERFLOW OF DRAINS COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

APARTMENT OWNERS PROPERTY COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

The following item is added to **A.5. Additional Coverages** of the Apartment Owners Property Coverage Form.

p. Back Up of Sewers or Drains

- (1) We will pay up to the Limit of Insurance Per Occurrence shown on the Declarations for Back Up of Sewers and Overflow of Drains for loss or damage to Covered Property caused by water that:
 - (a) backs up from a sewer or drain away from your premises; or
 - (b) overflows from an appliance, drain or plumbing fixture on the premises but only if the overflow is sudden and accidental, where you have exercised proper care and maintenance, and it is not the result of a continuous or repeated seepage or leakage that occurred over time; or
 - (c) enters into and overflows from a sump pump or sump pump well or any other system designed to remove subsurface water from a foundation area.

One or more incidents occurring within a 72 hour period is considered one occurrence.

- (2) Subject to the applicable Limit of Insurance shown on the Declaration for Back Up of Sewers and Overflow of Drains and other provisions of this endorsement, paragraph 1.f. (1)(a) in **B. EXCLUSIONS** is deleted.
- (3) The deductible applicable to and shown on the Declarations for Building and/or Business Personal Property applies to each loss under this endorsement.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

<i>SERFF Tracking Number:</i>	<i>FARM-125519723</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Exchange, ...</i>	<i>State Tracking Number:</i>	<i>#3010691628 \$50</i>
<i>Company Tracking Number:</i>	<i>J2AR080312HBTC2</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
<i>Product Name:</i>	<i>Habitational - Back Up of Sewers and Overflow of Drains (D319819)</i>		
<i>Project Name/Number:</i>	<i>Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125519723 State: Arkansas
First Filing Company: Farmers Insurance Exchange, ... State Tracking Number: #3010691628 \$50
Company Tracking Number: J2AR080312HBTC2
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners
Liability
Product Name: Habitational - Back Up of Sewers and Overflow of Drains (D319819)
Project Name/Number: Back Up of Sewers and Overflow of Drains/J-AR-2008-HB-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 03/19/2008

Comments:
Attachment:
AR-PCTD1Form.pdf

Property & Casualty Transmittal Document (Revised 1/1/07)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group			Group NAIC #	0212
4. Company Name(s)	Domicile	NAIC #	FEIN #		
Truck Insurance Exchange	CA	21709	95-2575892		
Farmers Insurance Exchange	CA	21652	95-2575893		
Mid-Century Insurance Company	CA	21687	95-6016640		

5. Company Tracking Number	J2AR080312HBTC2
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Charlene Hall 3041 Cochran Street – 5th Flr. Simi Valley, CA 93065	Commercial Contract Manager	805-306-6648	805-306-6646	Charlene Hall @farmersinsurance.com
7. Signature of authorized filer		<i>Charlene Hall</i>		
8. Please print name of authorized filer		Charlene Hall		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Commercial Multi-peril
10. Sub-Type of Insurance (Sub-TOI)	Habitational
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	5.0, 5.2
12. Company Program Title (Marketing title)	Habitational
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: April 15, 2008 Renewal: June 1, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	March 12, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	J2AR080312HBTC2
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Farmers Insurance Group of Companies respectfully submits the following forms designed to enhance coverage for our Habitational Businessowners program.

E0119-ED4 Back Up of Sewers and Overflow of Drains Coverage Endorsement. We have revised this optional form to broaden coverage for overflow from a plumbing fixture or an appliance on the insured premises, through an expansion of the drain definition. This form enhances coverage provided by our Condominium Property Coverage Form (E3422-ED3)

E0120-ED3 Back Up of Sewers and Overflow of Drains Coverage Endorsement. We have revised this optional form to broaden coverage for overflow from a plumbing fixture or an appliance on the insured premises, through an expansion of the drain definition. This form enhances coverage provided by our Apartment Owners Property Coverage Form (E3424-ED3)

Our effective date for these new forms is April 15, 2008 for new business and June 1, 2008 for renewals.

If you have any questions regarding this filing, please contact Stefanie Carlin at (805) 306-6943, fax number (805) 583-7487 or email Stefanie_Carlin@farmersinsurance.com. Your early approval of this filing is appreciated.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: 3010691628	
Amount: \$50 (Farmers, Truck and Mid-Century)	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		J2AR080312HBTC2		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Back Up of Sewers and Overflow of Drains Coverage	91-0119 12-07 4th edition	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	91-0119 11-06 3rd edition	
02	Back Up of Sewers and Overflow of Drains Coverage	91-0120 12-07 3 rd edition	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	91-0120 11-06 2 nd edition	
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		